

Centers for Medicare & Medicaid Services
Special Open Door Forum:
Medicare Enrollment Assistance Demonstration Project
Wednesday, October 28, 2009
2:00 – 3:30 P.M. ET
Conference Call Only

On October 28, the Centers for Medicare & Medicaid Services (CMS) is holding a Special Open Door Forum (ODF) in order to solicit stakeholder input for the design and development of a proposed Medicare Enrollment Assistance Demonstration Project. This Special ODF will primarily be a listening session for CMS to gather information from stakeholders about issues that will affect the demonstration design and implementation. This demonstration is authorized by Section 4018 of Public Law 105-33 (The Balanced Budget Act of 1997) for the purpose of evaluating the use of a third-party contractor to conduct Medicare Advantage plan enrollment and disenrollment functions.

CMS believes that the Medicare Part C and D programs have clearly improved access to health care and prescription drug services for millions of elderly and disabled Americans and have offered Medicare beneficiaries a wide range of plans from which to choose. At the same time, research suggests that significant numbers of beneficiaries are confused by the array of choices and find it difficult to make enrollment decisions that are best for them. Thus, CMS intends to explore all available options for providing Medicare beneficiaries with comprehensive information and assistance services to assist with their health coverage decision-making and enrollment. The effectiveness of the project could be measured by any one or a combination of the following: decreased instances of complaints about marketing and enrollment problems, increased enrollment in limited income programs, increased beneficiary understanding of their coverage options, and greater beneficiary satisfaction with their coverage choices.

CMS anticipates that the enrollment assistance contractor will coordinate with currently existing sources of information and assistance to beneficiaries, including: the State Health Insurance Assistance Programs (SHIPs), 1-800-MEDICARE, community-based partners, CMS publications, the www.medicare.gov web site, plans, providers, and other sources of information. Unlike most of these information sources, we envision that an enrollment assistance contractor would also be expected to conduct direct outreach to specifically targeted beneficiaries who are contemplating coverage decisions. For example, the enrollment assistance contractor in the demonstration could focus on helping beneficiaries who are new to Medicare to understand and analyze the various coverage options and decisions they face as new beneficiaries.

Again, CMS is holding this Special ODF to gather input to assist us in the design and implementation of the proposed demonstration. Thus, although all comments and suggestions are welcome, we will not be able to respond directly to comments at this Forum. Instead, we intend to consider carefully the information we obtain as we proceed with the development and implementation of the demonstration.

CMS is especially interested in information and feedback in the following topic areas:

1. Enrollment Assistance Functions

CMS envisions that the Medicare Enrollment Assistance Demonstration will be designed to provide unbiased information and assistance to beneficiaries to help them learn about and evaluate their coverage options, including: Original Medicare, Medicare Advantage, Medicare Part D Prescription

Drug Coverage, Medicare supplemental insurance coverage (Medigap), and employer coverage. Possible functions of the contracted entity include:

- Operating a call center with representatives specifically trained to provide one-on-one assistance to beneficiaries to help them understand their coverage options and enroll in plans;
- Conducting direct mail and telephone outreach to targeted beneficiaries (such as beneficiaries new to Medicare) to offer assistance in evaluating coverage options;
- Conducting direct mail campaigns to Medicare beneficiaries to inform them of coverage options and enrollment periods;
- Conducting community outreach and education activities focused on coverage options;
- Sub-contracting with community-based organizations to expand outreach efforts and reach targeted populations;
- Establishing community-based enrollment centers;
- Processing enrollment applications received from beneficiaries and submitting enrollment requests to plans.

CMS seeks input on the potential functions that the contracted entity in this demonstration project may perform to effectively inform beneficiaries of their coverage options. CMS seeks specific comment on the potential functions under consideration (as listed above) as well as recommendations for additional functions that should be considered.

2. Plan Marketing Activities in Demonstration Site

CMS is seeking comment on the extent of marketing that it should allow Medicare Advantage or Part D plans to perform in the Medicare Enrollment Assistance Demonstration site(s). We recognize that many states have utilized contractors to serve as Medicaid enrollment brokers to facilitate Medicaid managed care enrollment. Assorted rules and limitations have been applied to plan marketing and enrollment in different states. With the additional information about coverage options to be supplied by the enrollment assistance contractor in the demonstration, CMS is seeking comment about the appropriateness of such marketing limitations upon Medicare Advantage or Part D plans as part of the demonstration.

- a. What limitations on plan marketing and enrollment activities are appropriate, given the potential role of an enrollment assistance contractor to conduct direct beneficiary education and assistance in choosing among coverage options?
- b. Have the collective experiences of Medicaid beneficiaries, states, plans, and contracted Medicaid brokers demonstrated models for the interaction between plan marketing activities and enrollment assistance activities that have proven successful in educating beneficiaries about their options in the Medicaid managed care market?
- c. What are the minimum amounts of plan marketing and enrollment activities necessary to assure that beneficiaries are aware of their coverage options, and to foster plan competition?

3. Demonstration Implementation Strategy

CMS is seeking input on the implementation strategy of the demonstration project, including but not limited to the following issues:

- a. What specific beneficiary populations are most in need of Medicare-contracted assistance service in helping beneficiaries evaluate their coverage options? Should CMS consider initially providing enrollment assistance services to a selected target audience of beneficiaries in the demonstration site(s), such as beneficiaries who are new to Medicare?
- b. If CMS initially provides enrollment assistance to a selected target audience, should CMS design the demonstration to incrementally expand the project to additional target populations or the entire beneficiary population in the demonstration area over the three-year term of the demonstration?
- c. How long would it take for an enrollment assistance contractor to become operational following contract award?
- d. How should the enrollment assistance contractor interface with other providers of enrollment assistance such as State Health Insurance Assistance Programs (SHIPs), area Agencies on Aging, and Medicare Advantage and Part D plans?

4. Demonstration Site Selection

Assuming that the demonstration locations encompass 1-2 states, CMS is seeking input on the state selection criteria. Two potential criteria for identifying potential states that are under consideration are the presence of significant Medicare Advantage market penetration and high levels of complaint rates related to the marketing of Medicare Advantage plans. CMS is seeking specific comment on the potential use of these criteria.

- a. Are these criteria generally appropriate, and what other selection criteria should CMS consider when choosing 1-2 states as demonstration site(s)?
- b. MA Penetration: Should CMS choose a site(s) from among states that have a current rate of enrollment in Medicare Advantage that is greater than 10% of the eligible beneficiaries, testing the concept in a more developed Medicare Advantage market?
- c. Complaint Rates: In part, the demonstration project will test how well the use of a Medicare-contracted enrollment assistance entity may reduce the challenges that some beneficiaries encounter in evaluating and enrolling in Medicare Advantage plans. Should CMS choose a site(s) from among states where there is currently a higher rate of enrollment and marketing misrepresentation complaints filed against Medicare Advantage plans by beneficiaries? Are there other valid measures of marketing problems?

5. Enrollment Assistance Contractors

CMS anticipates that this demonstration project will require a contractor that can provide a high-capacity call center staffed with well-trained professionals with multilingual capability, a publication development and distribution capability, a mail house for conducting direct-mail campaigns, data management capacity, and the demonstrated ability to foster positive relationships with community-based organizations that also work to serve and inform Medicare beneficiaries. CMS is looking at the strategies that states have used in their acquisition of Medicaid enrollment assistance contractors as potential models for its acquisition strategy.

CMS seeks input on the potential entities that could contract to provide enrollment assistance services in this demonstration project. CMS specifically requests input on the following:

- a. What are the selection criteria that CMS should consider using as part of its acquisition strategy for a contracted enrollment assistance provider?
- b. What performance standards should CMS consider using to monitor the performance and evaluate the effectiveness of a contracted enrollment assistance provider?

How to Participate

CMS requests that interested parties prepare their comments or input in written form and submit this information before the Special ODF to MedicareEnrollmentDemo@cms.hhs.gov. At the Special Open Door Forum itself, we encourage all interested parties who wish to present their positions or comments to limit their oral presentation to approximately 2 minutes to highlight the information submitted in your written comments.

We look forward to your participation.

Special Open Door Forum Participation Instructions:

Dial: 1-800-837-1935

Reference Conference ID#: 36166283

Note: TTY Communications Relay Services are available for the Hearing Impaired.

For TTY services dial 7-1-1 or 1-800-855-2880. A Relay Communications Assistant will A Relay Communications Assistant will help.

An audio recording and transcript of this Special Open Door Forum will be posted to the Special Open Door Forum website: http://www.cms.hhs.gov/OpenDoorForums/05_ODF_SpecialODF.asp and will be accessible for downloading beginning Monday, November 9, 2009 and will be available for 30days.

For more information as this project proceeds, please see the demonstration website:

<http://www.cms.hhs.gov/DemoProjectsEvalRpts/MD/> and select "Medicare Enrollment Demonstration".

We will be updating this site regularly.

For automatic emails of Open Door Forum schedule updates, emailing list subscriptions, and to view frequently asked questions, please visit our website at <http://www.cms.hhs.gov/opendoorforums/>.

Thank you for your interest in CMS Open Door Forums.